

COLUMBUS BANK AND TRUST COMPANY

Community Reinvestment Act Public File

3/26/2024

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COLUMBUS BANK AND TRUST COMPANY

Written Comments from the Public

3/26/2024

Attached below this page are any written comments received from the public related to **COLUMBUS BANK AND TRUST COMPANY** Community Reinvestment Act (CRA) performance and any applicable bank response from the prior two calendar years. If you have comments regarding **COLUMBUS BANK AND TRUST COMPANY'S** CRA performance, please contact us at:

COLUMBUS BANK AND TRUST COMPANY

2501 13th Street
Columbus, NE 68601

Or:

Matthew Troshynski
Compliance Associate II
2501 13th Street
Columbus, NE 68601

COLUMBUS BANK AND TRUST COMPANY has not received any written comments from the public specifically related to the bank's performance in helping to meet community credit needs during the current year (up to the date of this document). **COLUMBUS BANK AND TRUST COMPANY** did not receive any written comments from the public specifically related to the bank's performance in helping to meet community credit needs during the two calendar years of 2022 and 2023.

COLUMBUS BANK AND TRUST COMPANY

CRA Performance Evaluation

3/26/2024

COLUMBUS BANK AND TRUST COMPANY'S most recent CRA Performance Evaluation completed on August 19th, 2019 is attached after this page. **COLUMBUS BANK AND TRUST COMPANY** received a rating of "**Satisfactory**". If you have any questions regarding this performance evaluation, please contact us at:

COLUMBUS BANK AND TRUST COMPANY

2501 13th Street
Columbus, NE 68601

Or:

Matthew Troshynski
Compliance Associate II
2501 13th Street
Columbus, NE 68601

PUBLIC DISCLOSURE

August 19, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Columbus Bank and Trust Company
Certificate Number: 15010
2501 13th Street
Columbus, Nebraska 68601

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated Satisfactory. An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate -income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory performance under the Lending Test supports the rating. Examiners did not identify any evidence of discriminatory or other illegal practices. The following points summarize the bank's performance.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank made a majority of its small farm and small business loans as a total in the assessment area.
- The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes.
- The assessment area does not include any low- or moderate-income census tracts. Therefore, examiners did not evaluate the geographic distribution of loans.
- The institution did not receive any CRA-related complaints since the previous evaluation. As a result, this criterion did not affect the rating.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated September 9, 2013, to the current evaluation dated August 19, 2019. Examiners used Interagency Small Institution Examination Procedures to evaluate Columbus Bank and Trust Company's CRA performance. The evaluation does not include any affiliate lending activities. Examiners evaluated the bank's performance based on the following criteria.

- Loan-to-Deposit Ratio
- Assessment Area Concentration
- Borrower Profile
- Geographic Distribution
- Response to CRA-related Complaints

Loan Products Reviewed

Examiners reviewed small farm and small business loans to evaluate the bank's performance. They selected these products based on the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. No other loan types, such as home mortgage or consumer loans, represent a major product line. As a result, examiners did not review any other loan products, as they would provide no material support for conclusions or the rating.

Examiners reviewed all small farm and small business loans originated in 2018 (universe) to conduct the Assessment Area Concentration analysis. They then sampled small farm and small business loans from inside the assessment area to conduct the Borrower Profile analysis. Bank management indicated that the loans reviewed were representative of the institution's performance during the entire evaluation period. The following table provides details.

Loan Products Reviewed				
Loan Category	Universe		Sample	
	#	\$(000s)	#	\$(000s)
Small Farm	117	17,525	35	4,923
Small Business	129	13,636	50	6,669

Source: 1/1/2018 - 12/31/2018 bank records.

The number and dollar volume of loans received equal weight for the Assessment Area Concentration analysis. The number of loans received greater weight than the dollar volume of loans for the Borrower Profile analysis. This is because the number of loans is a better indicator of the borrowers served.

DESCRIPTION OF INSTITUTION

Background

Columbus Bank and Trust Company operates two offices in Platte County, Nebraska. ColBank Bancorp., a one-bank holding company, owns the bank. The FDIC rated the institution “Satisfactory” at its prior CRA Performance Evaluation dated September 9, 2013, based on Interagency Small Institution Examination Procedures. The bank has not opened or closed any branches and has not been involved in any mergers or acquisitions since the previous evaluation.

Operations

The bank offers a wide range of loan products including agricultural, commercial, mortgage, and consumer loans, primarily focusing on agricultural lending. In addition, the institution provides a variety of deposit products including checking, savings, money market deposit accounts, certificates of deposit, and individual retirement accounts. Alternative banking services include online banking and five ATM locations.

Ability and Capacity

Assets totaled approximately \$134.2 million as of March 31, 2019, and included loans totaling \$107.4 million. Since the prior evaluation, assets have increased and the loan volume has almost doubled. Assets totaled approximately \$104 million at the prior evaluation, and loans totaled approximately \$59.5 million. Agricultural loans, including loans secured by farmland, represent the bank’s largest loan category at 56.6 percent of loans, followed by commercial loans, including loans secured by nonfarm, nonresidential properties, at 31.8 percent. The following table reflects the entire loan portfolio.

Loan Portfolio Distribution as of 3/31/19		
Loan Category	\$(000s)	%
Construction and Land Development	477	<1
Secured by Farmland	20,765	19.3
Secured by 1-4 Family Residential Properties	8,314	7.7
Secured by Multifamily (5 or more) Residential Properties	219	<1
Secured by Nonfarm Nonresidential Properties	10,533	9.8
Agricultural Loans	40,026	37.3
Commercial and Industrial Loans	23,605	22.0
Consumer Loans	2,017	1.9
Other Loans	1,473	1.4
Gross Loans	107,429	100.0
Less: Unearned Income	(0)	(0)
Total Loans	107,429	100.0
<i>Source: Reports of Condition and Income Due to rounding, totals may not equal 100.0.</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. Columbus Bank and Trust Company designated Platte County as its assessment area. The assessment area includes all census tracts in Platte County. The following sections describe the assessment area, including pertinent demographic and economic information.

Economic and Demographic Data

Platte county is located in nonmetropolitan eastern Nebraska. According to the 2015 American Community Survey (ACS), the assessment area includes five middle-income census tracts and two upper-income census tracts. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	0.0	71.4	28.6	0.0
Population by Geography	32,642	0.0	0.0	67.5	32.5	0.0
Housing Units by Geography	13,541	0.0	0.0	65.0	35.0	0.0
Owner-Occupied Units by Geography	9,251	0.0	0.0	65.5	34.5	0.0
Occupied Rental Units by Geography	3,456	0.0	0.0	62.3	37.7	0.0
Vacant Units by Geography	834	0.0	0.0	70.7	29.3	0.0
Businesses by Geography	2,139	0.0	0.0	66.9	33.1	0.0
Farms by Geography	311	0.0	0.0	70.1	29.9	0.0
Family Distribution by Income Level	8,460	14.3	15.8	25.5	44.4	0.0
Household Distribution by Income Level	12,707	19.6	14.2	18.6	47.5	0.0
Median Family Income Nonmetropolitan NE		\$61,382	Median Housing Value			\$126,271
			Median Gross Rent			\$643
			Families Below Poverty Level			6.5%
<small>Source: 2015 ACS Census and 2018 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification.</small>						

According to the 2010 U.S. Census, Columbus is the largest community in the assessment area with a population of 22,111. The assessment area's remaining communities all have populations of less than 1,000.

Services represent the largest portion of businesses and farms at 35.0 percent, followed by retail trade (13.1 percent), and agriculture (12.7 percent). In addition, 67.7 percent of area businesses and farms have 4 or fewer employees, and 84.4 percent operate from a single location. Major employers include local schools, hospitals, and manufacturing facilities.

The assessment area's economy is generally stable and unemployment is low. The unemployment rate for Platte County was 3.3 percent as of June 2019. Comparatively, the state of Nebraska's unemployment rate was 3.4 percent, while the national unemployment rate was 3.8 percent.

Competition

The assessment area is mildly competitive for financial services. According to the 2018 FDIC Deposit Market Share report, 13 financial institutions operate 26 offices in the assessment area. Columbus Bank and Trust Company ranked third amongst these institutions, with 9.8 percent of the assessment area's deposits.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available.

Examiners conducted a new community contact with a local service-related industry representative. The contact stated that the local economy is strong with the exception of agriculture. The contact stated that farmers have immediate agricultural credit needs due to the low commodity prices. The contact also stated that financial institutions and farmers are unsure what the future holds with commodity prices and the trade wars. The contact was not aware of any discriminatory practices by any area financial institutions.

Credit Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that agricultural loans are the assessment area's primary credit need. Home mortgage and small business loans are considered secondary needs.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Columbus Bank and Trust Company demonstrated reasonable performance under the Lending Test. Reasonable performance under the Loan-to-Deposit Ratio, Assessment Area Concentration, and Borrower Profile criteria supports this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The ratio averaged 88.0 percent during the evaluation period, based on Columbus Bank and Trust Company's quarterly Reports of Condition and Income. During the evaluation period, the bank's loan-to-deposit ratio ranged from a low of 69.3 percent as of September 30, 2013, to a high of 102.5 percent as of June 30, 2017.

Examiners compared the bank's average net loan-to-deposit ratio to three similarly situated institutions. Similarly situated financial institutions are defined as institutions operating in and around the assessment area, with similar asset bases and product lines. Columbus Bank and Trust Company's average net loan-to-deposit ratio is reasonable in relation to the ratios of the similarly situated financial institutions. The following table provides details.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 3/31/2019 (\$000s)	Average Net Loan-to-Deposit Ratio (%)
Columbus Bank and Trust Company, Columbus, Nebraska	134,195	88.0
Bank of the Valley, Bellwood, Nebraska	278,365	98.8
Great Plains State Bank, Petersburg, Nebraska	222,997	99.8
The Tilden Bank, Tilden, Nebraska	82,525	75.3

Source: Reports of Condition and Income 9/30/2013 through 3/31/2019.

Assessment Area Concentration

A majority of the small farm and small business loans reviewed as a total were located inside the assessment area, reflecting reasonable performance. The following table provides details.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	50	42.7	67	57.3	117	7,751	44.2	9,774	55.8	17,525
Small Business	94	72.9	35	27.1	129	11,425	83.8	2,211	16.2	13,636
TOTAL	144	58.5	102	41.5	246	19,176	61.5	11,985	38.5	31,161

Source: Bank Data: 1/1/2018 - 12/31/2018
Due to rounding, totals may not equal 100.0

Borrower Profile

The distribution of borrowers reflects reasonable penetration among farms and business of different sizes. Examiners focused on the percentage of loans, by number, to farms and businesses with gross annual revenues of \$1 million or less. Only loans located within the assessment area were considered.

Small Farm Loans

The distribution of small farm loans reflects a reasonable record of lending to farms of different sizes. As shown in the following table, the bank's lending performance is consistent with demographic data.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	95.8	34	97.1	4,523	91.9
>1,000,000	1.6	1	2.9	400	8.1
Revenue Not Available	2.6	0	0.0	0	0.0
Total	100.0	35	100.0	4,923	100.0

Source: 2018 D&B Data, 1/1/2018 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0

Small Business Loans

The distribution of small business loans reflects a reasonable record of lending to businesses of different sizes. As shown in the following table, the bank's small business lending performance lags demographic data. However, the difference is not substantial and the bank's lending reflects reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	76.2	33	66.0	1,989	29.8
>1,000,000	7.4	17	34.0	4,680	70.2
Revenue Not Available	16.4	0	0.0	0	0.0
Total	100.0	50	100.0	6,669	100.0

Source: 2018 D&B Data, 1/1/2018 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0

Geographic Distribution

The assessment area does not contain any low- or moderate-income census tracts. Therefore, examiners did not evaluate the geographic distribution of loans.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation. As a result, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's CRA rating.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

Family Income: Includes the income of all members of a family that are age 15 and older.

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Disclosure Loan Application Register (HMDA LAR): The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

Home Mortgage Loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Household Income: Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area: All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in “loans to small businesses” as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



COLUMBUS BANK AND TRUST COMPANY

Banking Center Locations and Hours of Operation

3/26/2024

Branch Name	Address	City	State	Zip	County	State Code	MSA / MD Code	Census Tract	Census Tract Income	Lobby Hours	Drive-Thru Hours
Downtown	2501 13 th St	Columbus	NE	68601	Platte	31	NA	9656.00	Middle	M-F: 9:00 A.M. – 4:30 P.M. Sat: Closed Sun: Closed	M-F: 8:00 A.M. – 6:00 P.M. Sat: Closed Sun: Closed
Highway	118 23 rd St, Suite #100	Columbus	NE	68601	Platte	31	NA	9654.00	Middle	M-F: 9:00 A.M. – 4:30 P.M. Sat: 9:00 A.M. – 12:00 P.M. Sun: Closed	M-F: 8:00 A.M. – 6:00 P.M. Sat: 9:00 A.M. – 12:00 P.M. Sun: Closed



COLUMBUS BANK AND TRUST COMPANY

Banking Centers Opened and Closed

3/26/2024

COLUMBUS BANK AND TRUST COMPANY has not opened or closed any banking centers during the current year (up to the date of this document). **COLUMBUS BANK AND TRUST COMPANY** did not open or close any banking centers during the two calendar years of 2022 and 2023.

COLUMBUS BANK AND TRUST COMPANY

Products and Services Offered

3/26/2024

Consumer		
Deposit Accounts <ul style="list-style-type: none"> ▪ Checking Accounts ▪ Savings Accounts ▪ Money Market Accounts ▪ Health Savings Accounts ▪ Individual Retirement Accounts ▪ Certificates of Deposit 	Loan Accounts <ul style="list-style-type: none"> ▪ Vehicle Loans ▪ Personal Loans ▪ Home Equity Loans ▪ Mortgage Loans ▪ Home Equity Lines of Credit 	Card Products <ul style="list-style-type: none"> ▪ Credit Cards ▪ Debit Cards Other <ul style="list-style-type: none"> ▪ Online Services ▪ Mobile Services ▪ Safe Deposit Boxes (Downtown location only)

Commercial & Agriculture		
Deposit Accounts <ul style="list-style-type: none"> ▪ Checking Accounts ▪ Indexed Money Fund Accounts ▪ Certificates of Deposit 	Loan Accounts <ul style="list-style-type: none"> ▪ Commercial & Agricultural Loans ▪ Commercial & Agricultural Real Estate Loans ▪ Commercial & Agricultural Lines of Credit ▪ Commercial & Agricultural Term Loans 	Card Products <ul style="list-style-type: none"> ▪ Credit Cards ▪ Debit Cards Other <ul style="list-style-type: none"> ▪ Online Services ▪ Mobile Services ▪ Safe Deposit Boxes (Downtown location only)

ATM Locations

ATM Name	Address	City	State	Zip
Columbus Bank and Trust Company Downtown	2501 13 th Street	Columbus	NE	68601
Columbus Bank and Trust Company Highway	118 23 rd Street, Suite #100	Columbus	NE	68601
Columbus Community Hospital	4600 38 th Street	Columbus	NE	68601
East Central District Health	4321 41 st Street	Columbus	NE	68601
BD Medical East Cafeteria	920 E 19 th Street	Columbus	NE	68601



COLUMBUS BANK AND TRUST COMPANY

Fees

3/26/2024

Fee Schedule

Returned Item Fee**	Up to \$30.00 (per item)
Overdraft Item Fee	Up to \$30.00 (per item)
Excessive Withdrawal Fee (CBT Money Market only)	\$5.00 (per item)
Continuous Overdraft Daily Fee (after 10 calendar days)	\$5.00
Returned Deposit Item Fee	\$5.00
Stop Payment Fee	\$30.00
Outgoing Domestic Wire Transfer Fee	\$25.00
Outgoing International Wire Transfer Fee	\$100.00
Tax Levy/Garnishment Fee	\$30.00
Research/Reconciliation Fee	\$20.00 / hr.
Returned Mail Item Fee	\$3.00 per item up to \$30.00 per month
Check Copies	\$3.50 (per item)
Statement Copies	\$7.00 (per item)
HSA Setup Fee	\$50.00

** A single item can incur multiple fees if presented multiple times.

Additional Loan Fees

Title Fee	\$7.00
Flood Fee	\$15.00
Consumer Loan Fee	\$75.00
Loan Fee (Non-consumer) ^	Varies
Nebraska UCC Filing Fee *	\$11.00
Nebraska EFS Filing Fee *	\$11.00
Nebraska Deed of Trust Fee *	\$10.00 1 st page, \$6.00 additional pages
Appraisal Fee ^	Varies

* Additional state fees may apply

^ These fees will vary. Please speak to a representative for further information.



COLUMBUS BANK AND TRUST COMPANY

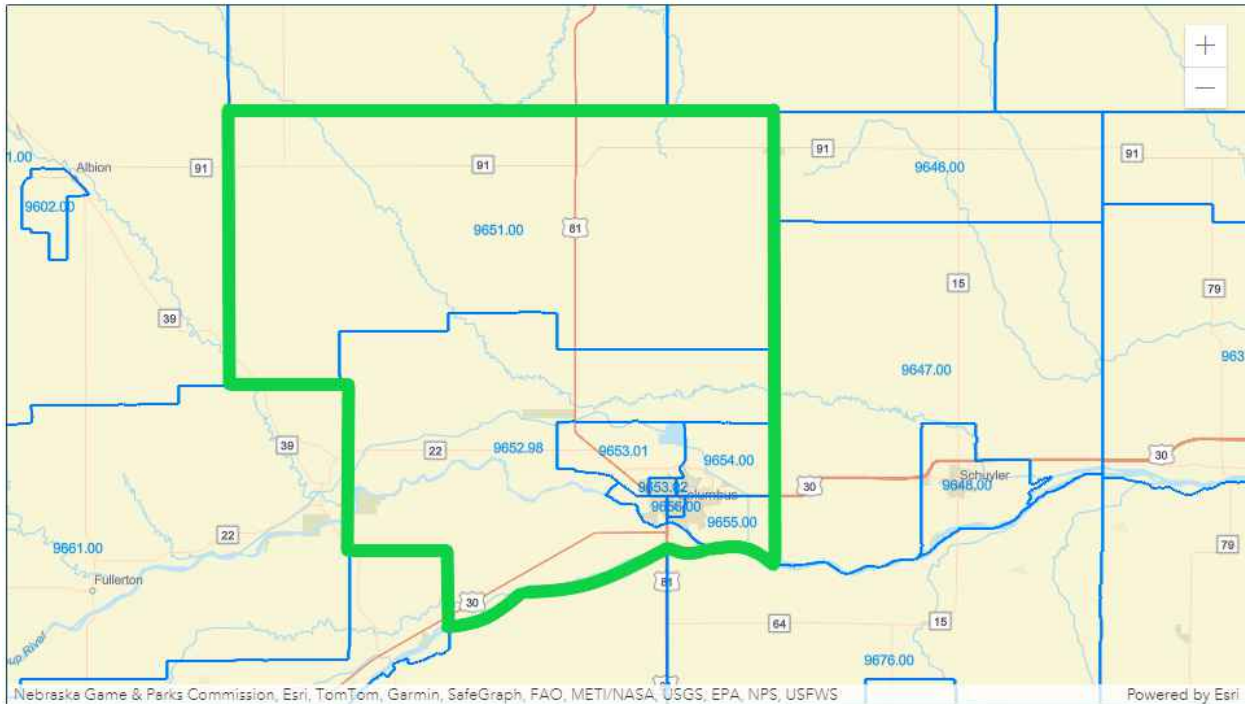
Assessment Area Map

3/26/2024

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. COLUMBUS BANK AND TRUST COMPANY has designated Platte County as its assessment area. The assessment area includes all census tracts in Platte County. The following information includes a map of the assessment area, as well as a listing of all census tracts in Platte County.

Platte County FFIEC Geocoding Map

FFIEC FFIEC Geocoding/Mapping System -- 2024



Platte County Census Tracts

Tract Code	County Code	County Name
9651.00	141	Platte County
9652.98	141	Platte County
9653.01	141	Platte County
9653.02	141	Platte County
9654.00	141	Platte County
9655.00	141	Platte County
9656.00	141	Platte County
9657.00	141	Platte County

COLUMBUS BANK AND TRUST COMPANY

Loan-to-Deposit Ratio

3/26/2024

COLUMBUS BANK AND TRUST COMPANY'S Loan-to-Deposit Ratio for each quarter of the prior calendar year (2023) are as follows:

Quarter 1 2023	Quarter 2 2023	Quarter 3 2023	Quarter 4 2023
90.92%	93.90%	96.81%	105.08%